

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER	EXAMINER:	NOT YET ASSIGNED
APPLICATION NO.: NOT YET ASSIGNED	ART UNIT:	NOT YET ASSIGNED
FILED: 11/18/2003		
FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES		

**PRELIMINARY AMENDMENT**

Dear Sir:

Please kindly amend the above referenced application as follows:

**Amendments to the Specification** are reflected on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper, wherein claims 1-58 are cancelled and claims 59-75 are added.

**Remarks** begin on page 11 of this paper.